

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently amended) A method for transferring value from a first value provider to a second value provider using a mobile device, the method comprising:  
receiving a request initiated by a value owner using a mobile device to transfer a stored value from the first value provider to the second value provider in a converted form, wherein the first value provider is an entity, wherein the value owner is a customer of the first value provider, and wherein the first value provider stores value in an account on behalf of the value owner;

in response to receiving the request initiated by the mobile device, an exchange provider receiving the value from the first value provider, wherein:

the exchange provider is different from the first value provider and different from the second value provider; and

the exchange provider includes a processor configured to convert the value into the converted form;

in response to receiving the value, the exchange provider determining an exchange rate for the value with the processor of the exchange provider;

the exchange provider converting the received value with the processor to the converted form in accordance with the determined exchange rate; and

the exchange provider transmitting the converted value from the exchange provider to the second value provider.

Claim 2 (Canceled).

3. (Previously Presented) The method recited in claim 1 wherein the request is issued by the value owner to the first value provider.

4. (Original) The method recited in claim 1 wherein converting the received value comprises extracting a transaction fee.

5. (Original) The method recited in claim 1 wherein the received value and the converted value comprise a common value type.

6. (Previously Presented) The method recited in claim 1 further comprising authenticating at least a portion of the request with the first value provider.

7. (Previously Presented) The method recited in claim 1 further comprising issuing an identifier to the value owner with the processor, such identifier being sufficient to identify the converted value by a customer of the second value provider.

8. (Original) The method recited in claim 1 wherein receiving the request comprises receiving an interactive-voice-response instruction.

9. (Original) The method recited in claim 1 wherein receiving the request comprises receiving an instruction over the internet.

10. (Original) The method recited in claim 1 wherein receiving the request comprises receiving DTMF tones.

11. (Previously presented) The method recited in claim 1 wherein at least one of the received values and the converted value comprise nonmonetary value.

12. (Previously presented) The method recited in claim 1 wherein at least one of the received values and the converted value comprise mobile-phone minutes.

13. (Previously presented) The method recited in claim 1 wherein at least one of the received values and the converted value comprise travel points within a mileage program.

14. (Previously presented) The method recited in claim 1 wherein the converted value comprises cash.

15. (Original) The method recited in claim 1 further comprising verifying an identity of the value owner.

16. (Original) The method recited in claim 15 wherein verifying the identity of the value owner comprises comparing a PIN provided by the value owner with a stored PIN assigned to the value owner.

17. (Original) The method recited in claim 15 wherein verifying the identity of the value owner comprises comparing a biometric feature of the value owner with a stored representation of the biometric feature.

18. (Previously Presented) The method recited in claim 1 wherein receiving the value from the first value provider, converting the received value, and transmitting the converted value are performed recurrently in accordance with the request.

Claims 19–21 (Canceled).

22. (Currently amended) A method for extracting nonmonetary value from a value provider, the method comprising:

receiving a request initiated by a first customer of the value provider to extract the nonmonetary value for a recipient individual, wherein the value provider is an entity, wherein the first customer is an owner of the nonmonetary value stored by the value provider, **and wherein the request is initiated using a wireless signal from a mobile device;**

in response to receiving the request **from the mobile device**, an exchange provider receiving the nonmonetary value from the value provider, wherein:

the exchange provider is different from the value provider; and  
the exchange provider includes a processor configured to convert the nonmonetary value into a monetary value;  
in response to receiving the value, the exchange provider determining an exchange rate for converting the nonmonetary value into the monetary value with the processor of the exchange provider;  
the exchange provider converting the nonmonetary value with the processor of the exchange provider into the monetary value; and  
delivering the monetary value to the recipient individual.

23. (Currently amended) The method recited in claim 22 further comprising authenticating at least a portion of the request with the value provider, **and generating an identifier to be used by the individual when requesting the monetary value.**

24. (Currently amended) The method recited in claim 22 wherein the monetary value comprises cash, **and wherein the wireless signal comprises a Wireless Application Protocol signal.**

25. (Original) The method recited in claim 22 wherein the recipient individual is a second customer of the value provider.

26. (Currently amended) An exchange provider for transferring value from a first value provider to a second value provider, the exchange provider comprising:

an input device configured for receiving a request initiated by a value owner **using a mobile phone** to transfer value from the first value provider to the second value provider in a converted form, wherein the first value provider and the second value provider are entities, wherein the value owner is a customer of the first value provider and the second value provider;

an output device configured for transmitting the converted value to the second value provider; and

a processor in communication with the input device and the output device wherein the processor being configured to execute the computer executable instructions, the computer executable instructions comprising:

instructions to receive the value from the first value provider in response to the request **that was initiated using the mobile phone**;

in response to receiving the value, instructions to determine an exchange rate for the value;

instructions to convert the value received from the first value provider over the input device into the converted value in accordance with the exchange rate; and

instructions to transmit the converted value to the second value provider over the output device.

Claim 27 (Canceled).

28. (Original) The method recited in claim 26 wherein the input device comprises an interactive-voice-response unit.

29. (Original) The method recited in claim 26 wherein the input unit comprises an internet connection.

30. (Previously presented) The method recited in claim 26 wherein at least one of the values and the converted value comprise nonmonetary value.

Claims 31–32 (Canceled).

33. (New) The method recited in claim 26 wherein the value from the value owner comprises mobile phone minutes and wherein the value is converted into cash.

34. (New) A method for transferring value from a stored value account to cash, the method comprising:

receiving a request initiated by a requestor using a mobile device to transfer at least some of a stored value maintained by a value provider, wherein the request is received at an exchange provider having a computer processor and a database;

processing the request by the processor to generate an identifier, the identifier being associated with an amount of cash to be transferred to a recipient upon presentation of the identifier, the amount of cash being based on at least a portion of the stored value;

transmitting the identifier to the requestor,

receiving at the exchange provider the identifier supplied by the recipient;

confirming the identifier in order to supply the recipient with the amount of cash.

35. (New) The method of claim 34, wherein the request is transmitted to the exchange provider using a Wireless Application Protocol signal.

36. (New) The method of claim 34, wherein the stored value comprises a nonmonetary value.

37. (New) The method of claim 34, wherein the identifier is presented by the recipient at an office of the exchange provider that provides the amount of cash.

38. (New) The method of claim 34, wherein the exchange provider verifies the existence of the requestor's account and debits the account for the value to be transferred.

39. (New) A method for transferring value between two financial accounts that are associated with mobile devices, the method comprising:

receiving a request from a sender mobile device to transfer value maintained in a sender account of a value provider to a recipient account associated with a recipient mobile device;

processing the request with a computer system to debit the sender account and to produce instructions to credit the recipient account, wherein the value in the recipient account is accessible using the recipient mobile device.

40. (New) The method of claim 39, wherein the value provider comprises a first mobile phone service provider, and wherein the recipient account is maintained by a second mobile phone service provider.

41. (New) The method of claim 39, further comprising converting the value from the sender account to another type of value before crediting the recipient account.

42. (New) The method of claim 40, wherein the first mobile phone service provider and the second mobile phone service provider are the same.